



GEORGIA

STATE OF THE
STATE'S HOUSING:

*Service Delivery
Region 5*

HOUSING AND
DEMOGRAPHICS
RESEARCH CENTER

THE UNIVERSITY
OF GEORGIA

*Karen Tinsley
and Brenda Cude*

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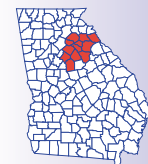
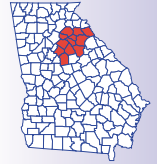


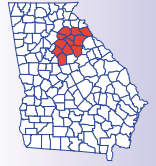
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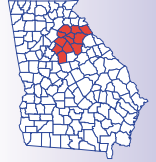
INTRODUCTION

The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the “Workforce Housing in Georgia” report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the “Workforce Housing in Georgia” report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

The Data

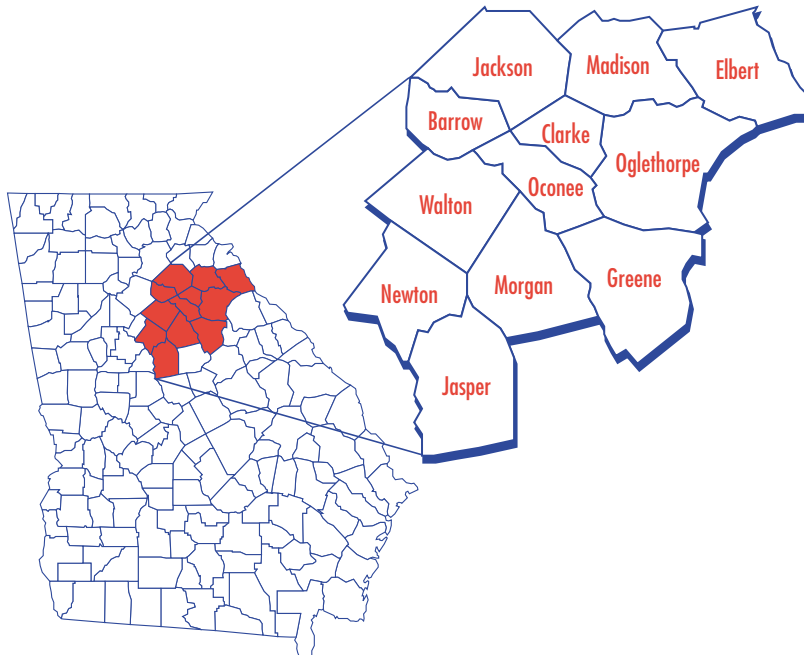
- ◆ The majority of the data used in this report are taken from the 1990 and 2000 decennial census. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The short form questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The long form questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called sample data and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <http://www.fcs.uga.edu/hace/hdrc/index.html>. Tables located in the Appendix begin with the letter “A.”



REGION 5

- ◆ Region 5 is located to the east of Atlanta and shares a border with South Carolina. The region surrounds the city of Athens (population 100,266), where the University of Georgia (UGA) is located. UGA is the university system's flagship institution.
- ◆ The region consists of 12 counties and 53 municipalities. Counties in Region 5 are Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton.
- ◆ In addition to the largest city, Athens, other cities in Region 5 are Winder, Monroe, Covington, Greensboro, and Monticello.
- ◆ The four county Athens-Clarke County MSA, which includes Clarke, Madison, Oconee and Oglethorpe Counties, is contained within Region 5. Barrow, Newton, Jasper and Walton counties are part of the Atlanta-Sandy Springs-Marietta MSA.

REGION 5



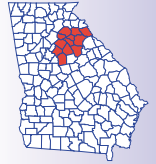
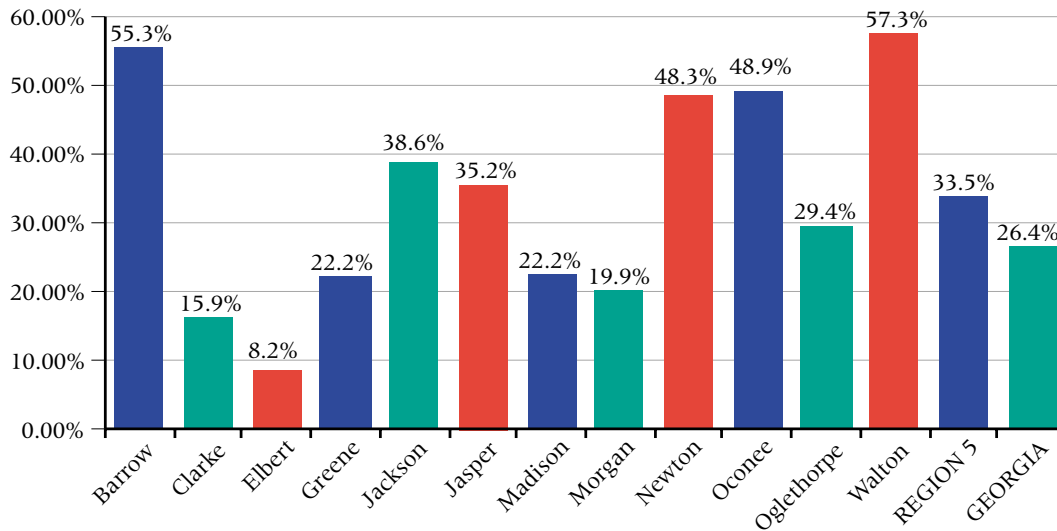


FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

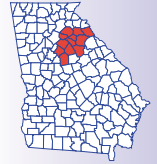
TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.

	2000		1990-2000	
	No.	Rank ¹	% change	Rank ¹
Barrow*	46,144	37	55.3	13
Clarke*	101,489	14	15.9	84
Elbert	20,511	82	8.2	120
Greene	14,406	106	22.2	65
Jackson	41,589	44	38.6	28
Jasper*	11,426	116	35.2	33
Madison*	25,730	58	22.2	63
Morgan	15,457	99	20.0	72
Newton*	62,001	29	48.3	18
Oconee*	26,225	56	48.9	17
Oglethorpe*	12,635	110	29.4	44
Walton*	60,687	32	57.3	12
REGION 5	438,300	6	33.5	3
GEORGIA	8,186,453		26.4	
% of STATE	5.4			

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

* County is part of a MSA.

¹ County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.

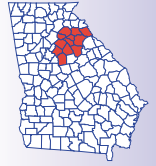


**TABLE II.2 - POPULATION CHANGE DUE TO NATURAL INCREASE AND
NET MIGRATION BY COUNTY, 1990 - 2000.**

	Natural Increase		Net Migration	
	No.	%	No.	%
Barrow*	3,686	22.4	12,737	77.6
Clarke*	6,446	46.4	7,449	53.6
Elbert	441	28.2	1,121	71.8
Greene	485	18.6	2,128	81.4
Jackson	2,239	19.3	9,345	80.7
Jasper*	333	11.2	2,640	88.8
Madison*	1,431	30.6	3,249	69.4
Morgan	669	26.0	1,905	74.0
Newton*	4,656	23.1	15,537	76.9
Oconee*	1,398	16.2	7,209	83.8
Oglethorpe*	423	14.7	2,449	85.3
Walton*	4,391	19.9	17,710	80.1
REGION 5	26,598	24.2	83,479	75.8
GEORGIA	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

* County is part of a MSA.



AGE

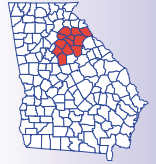
Issue: The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

Data:

- ◆ Traditionally, the dependency ratio is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

Analysis:

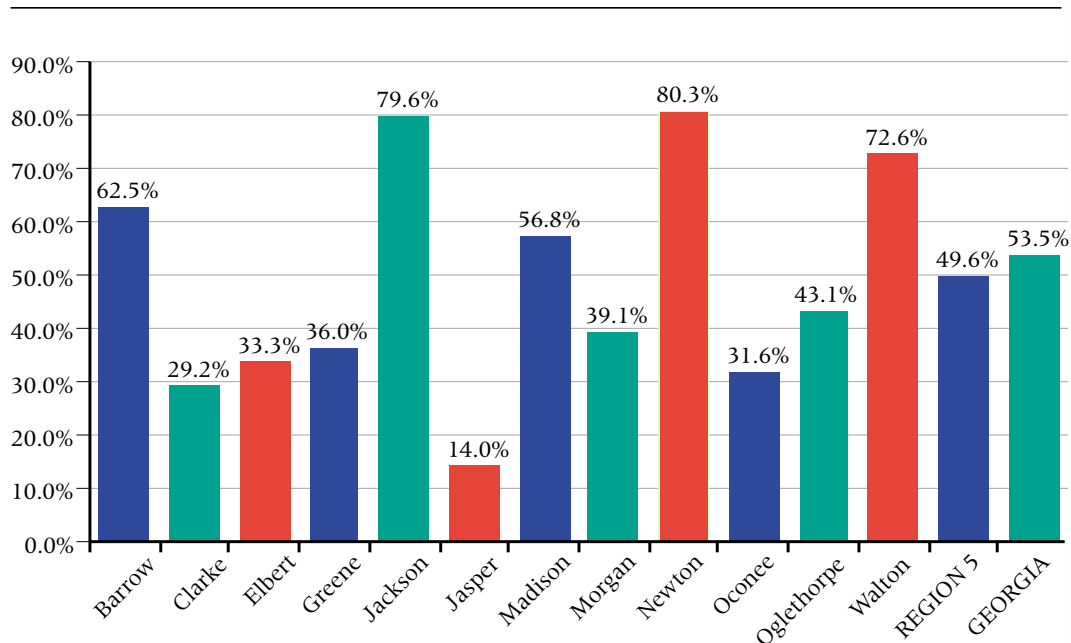
- ◆ Compared to the state, a larger percentage of Region 5's residents were more than 44 years old and a smaller percentage were between the ages of 20 and 44 years old in 2000. Region 5 and the state had approximately the same percentage of elderly residents, about 10% were at least 65 years old and 1% were 85 years old or older. (Table AII.1, Table II.3, Table II.4)
- ◆ In 2000 Elbert and Greene Counties had the highest percentage of residents that were 65 years old or older (almost 15%) and the greatest proportion of residents at least 85 years old (1.8% and 1.7%, respectively). (Table II.4)
- ◆ The dependency ratio (younger than 18 and 65 and older) for Region 5 (54.4%) in 2000 was about the same as the ratio for the state (56.5%). Clarke County had the smallest percentage of persons younger than 18 (17.8%) in the region and the lowest dependency ratio (35.0%), the only ratio lower than the regional or state ratio. (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, the Region 5 and state ratios were similar (26.7% and 27.9%, respectively). Clarke County had the lowest ratio in the region (19.0%), while Oconee County had the highest (31.7%). (Table II.4)
- ◆ The increase in residents aged at least 65 years old in Region 5 (22.7%) from 1990 to 2000 was smaller than the increase in all residents (33.5%) and similar to the



increase statewide (20.0%). The growth rate of older elderly residents (85 years old or more) in Region 5 was far greater (49.6%) than the increase in all residents, but again similar to the statewide increase (53.5%). (Table II.3, Figure II.2)

- ♦ The elderly population aged 85 years old and older in Jackson, Newton, and Walton Counties increased by more than 70% from 1990 to 2000, the fastest in the region. Barrow and Madison Counties also experienced a faster growth rate in elderly residents than the region and the state. (Figure II.2)

FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

TABLE II.3 - AGE, 1990-2000.

	Region 5			Georgia		
	2000 No.	2000 %	1990-2000 % change	2000 No.	2000 %	1990-2000 % change
Total population	483,300	100.0	33.5	8,186,453	100.0	26.4
Under 18 years	110,768	25.3	31.7	2,169,234	26.5	25.6
18-64 years	283,802	64.8	36.1	5,231,944	63.9	27.7
65 years and over	43,730	10.0	22.7	785,275	9.6	20.0
85 years and over	5,109	1.2	49.6	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

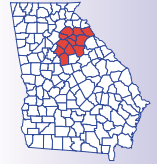


TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.

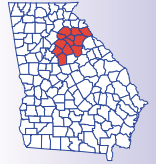
	Younger than 18		65 years and over		85 years and over		Depen- dency ratio ¹	Depen- dency ratio ²
	No.	%	No.	%	No.	%		
Barrow*	13,125	28.4	4,181	9.1	512	1.1	60.0	29.9
Clarke*	18,108	17.8	8,208	8.1	1,010	1.0	35.0	19.0
Elbert	5,302	25.8	3,060	14.9	376	1.8	68.8	28.2
Greene	3,614	25.1	2,073	14.4	238	1.7	65.2	27.2
Jackson	11,071	26.6	4,321	10.4	528	1.3	58.8	28.2
Jasper*	3,109	27.2	1,353	11.8	130	1.1	64.1	28.7
Madison*	6,764	26.3	2,827	11.0	290	1.1	59.4	27.7
Morgan	4,106	26.6	1,934	12.5	249	1.6	64.1	28.6
Newton*	17,157	27.7	6,129	9.9	651	1.0	60.1	29.0
Oconee*	7,931	30.2	2,238	8.5	300	1.1	63.3	31.7
Oglethorpe*	3,258	25.8	1,566	12.4	176	1.4	61.8	27.6
Walton*	17,223	28.4	5,840	9.6	649	1.1	61.3	29.8
REGION 5	110,768	25.3	43,730	10.0	5,109	1.2	54.4	26.7
GEORGIA	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DPI.

* County is part of a MSA.

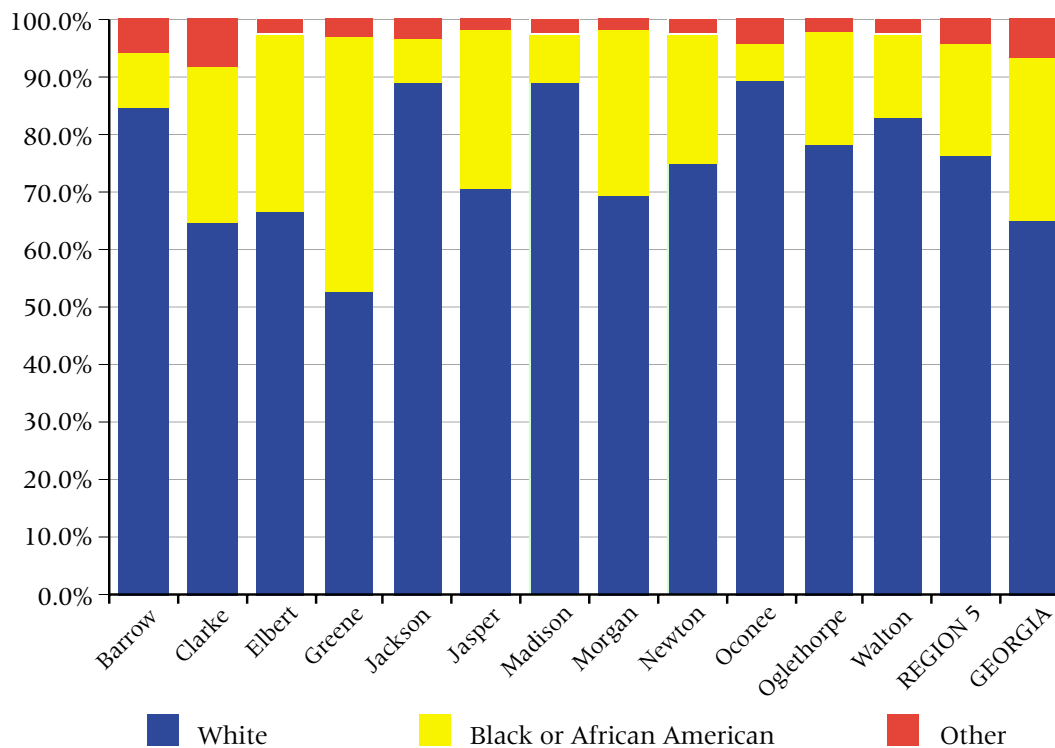
¹ Less than 18 and greater than 65 years old.

² Less than 18 and greater than 85 years old.

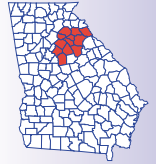


- ◆ From 1990 to 2000 the increase in the Hispanic population in Region 5 (315.1%) was slightly higher than the statewide increase of 300%. Jackson County experienced the largest percentage increase in Hispanic residents (680.6%) in the region, while the growth rate in Morgan County was the lowest (112.0%). (Figure II.4)
- ◆ Approximately 60% of the foreign-born residents in Region 5 and in Georgia entered the U.S. between 1990 and 2000. More than 70% of those living in Clarke County arrived in this country during this period, the highest in the region. About 30% of foreign-born residents in Region 5 and in the state were citizens. Nearly one-half of Jasper, Newton, and Oglethorpe County foreign-born residents were U.S. citizens. (Table AII.3)

FIGURE II.3 - POPULATION BY RACE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1.



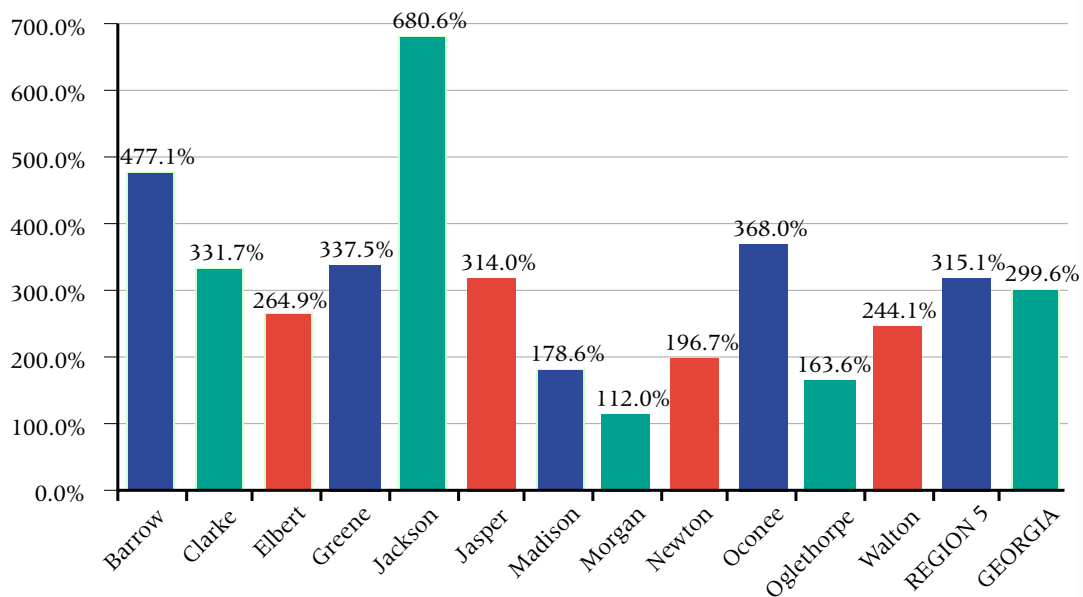
**TABLE II.5 - PERCENT OF POPULATION BY RACE AND
HISPANIC ETHNICITY BY COUNTY, 2000.**

	White	Black	Other	Hispanic
Barrow*	84.8	9.7	5.4	3.2
Clarke*	64.9	27.3	7.9	6.3
Elbert	66.9	30.9	2.2	2.4
Greene	53.0	44.4	2.6	2.9
Jackson	89.0	7.8	3.2	3.0
Jasper*	71.0	27.3	1.8	2.1
Madison*	89.0	8.5	2.5	2.0
Morgan	69.7	28.5	1.8	1.6
Newton*	75.3	22.2	2.5	1.9
Oconee*	89.6	6.4	4.0	3.2
Oglethorpe*	78.3	19.8	2.0	1.4
Walton*	83.0	14.4	2.6	1.9
REGION 5	76.6	19.3	4.2	3.3
GEORGIA	65.1	28.7	6.2	5.3

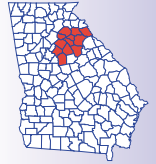
Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.



HOUSEHOLD COMPOSITION

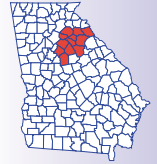
Issue: Household size and formation patterns directly affect the demand for different types and sizes of housing units. Although family households consisting of a married couple with or without children are still the norm, non-traditional households, such as single persons or single parents with children and other non-family groupings, are more common in Georgia now than in 1990. Several factors usually contribute to the formation of non-traditional households, including increasing age at first marriage, divorce, births to unwed mothers, and cohabitation. Family and non-family households may have different housing needs and preferences.

Data:

- ◆ The term household is used to describe all persons who occupy the same housing unit. The two types of households are family and non-family.
- ◆ The person by whom the housing unit is owned or rented is called the householder.
- ◆ A family consists of a householder and at least one other family member related to the householder, whereas a non-family household includes no relatives of the householder.
- ◆ The definition of own children is a child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. Related children includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. This does not include the householder's spouse or foster children, regardless of age. Own children is not a term used in the 1990 Census.
- ◆ In this report, the term single female is synonymous to the Census term female householder, no husband present.

Analysis:

- ◆ The average household sizes in Region 5 and in Georgia were about the same (2.67 and 2.65, respectively). Two-person households represented about one-third of all households in Region 5 and in the state in 2000. Region 5 had a smaller percentage of single-person households than the state and a slightly larger proportion of three- and four-person households. (Table II.6)
- ◆ The percentage increase in households living in Region 5 was larger than the growth in households in Georgia (36.1% and 27.0%, respectively). Two-person households increased the most in Region 5 from 1990 to 2000 (43.3%). In contrast, the greatest increase in households in the state were among larger households (those with more than five people). (Table II.6)
- ◆ About 70% of households in Region 5 and in the state were family households and roughly 50% were married-couple families with or without children. Region 5 had a smaller percentage of single females with and without children than in Georgia. (Table II.7)



- ◆ Among non-family households, Region 5 had a larger percentage of “other” non-family units (8.0% and 6.1%) than statewide. (Table II.7)
- ◆ Over the past decade non-family households increased at a faster than average rate in Region 5 and in the state. “Other” family and “other” non-family households experienced the largest rate of growth in Region 5 and in the state (about 60 to 70%). (Table II.7)
- ◆ Region 5 had a larger percentage of households headed by persons between the ages of 15 and 24 years old than the state (9.3% and 5.9%, respectively). The region also had a slightly larger percentage of households headed by someone at least 55 years old. (Table AII.4)
- ◆ Households headed by persons between the ages of 35 and 64 increased at a faster rate than all households in Region 5 and the state. (Table AII.4)

TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.

	Region 5			Georgia		
	2000		1990-2000	2000		1990-2000
	No.	%	% change	No.	%	% change
Total households	161,335	100.0	36.1	3,006,369	100.0	27.0
1-person	35,230	21.8	35.8	710,523	23.6	32.1
2-person	54,423	33.7	43.3	963,782	32.1	29.8
3-person	30,563	18.9	32.0	550,858	18.3	20.3
4-person	25,124	15.6	31.2	460,639	15.3	20.2
5-person	10,286	6.4	34.3	199,642	6.6	27.5
6-person	3,592	2.2	27.8	72,511	2.4	34.6
7-or-more-person	2,117	1.3	16.2	48,414	1.6	38.8
Average household size	2.67			2.65		

Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.

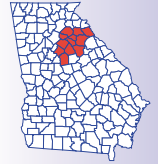
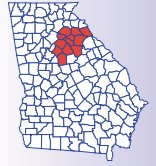


TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.

	Region 5			Georgia		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total households	161,335	100.0	36.1	3,006,369	100.0	27.0
<u>Family households</u>	113,247	70.2	33.5	2,111,647	70.2	23.3
Married-couple family	85,835	53.2	29.9	1,548,800	51.5	18.5
With related children						
under 18	41,585	25.8	25.0	776,890	25.8	16.4
Single female	20,712	12.8	39.7	435,410	14.5	32.1
With related children						
under 18	14,318	8.9	44.0	307,277	10.2	36.0
Other family households	6,700	4.2	70.9	127,437	4.2	66.2
<u>Non-family households</u>	48,088	29.8	42.8	894,722	29.8	36.9
Householder living alone	35,230	21.8	35.8	710,523	23.6	32.1
Householder 65 years						
and over	11,223	7.0	11.8	210,409	7.0	13.7
Other non-family						
households	12,858	8.0	66.2	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).



EMPLOYMENT AND INCOME

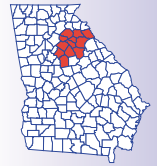
EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

Issue: The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

Data:

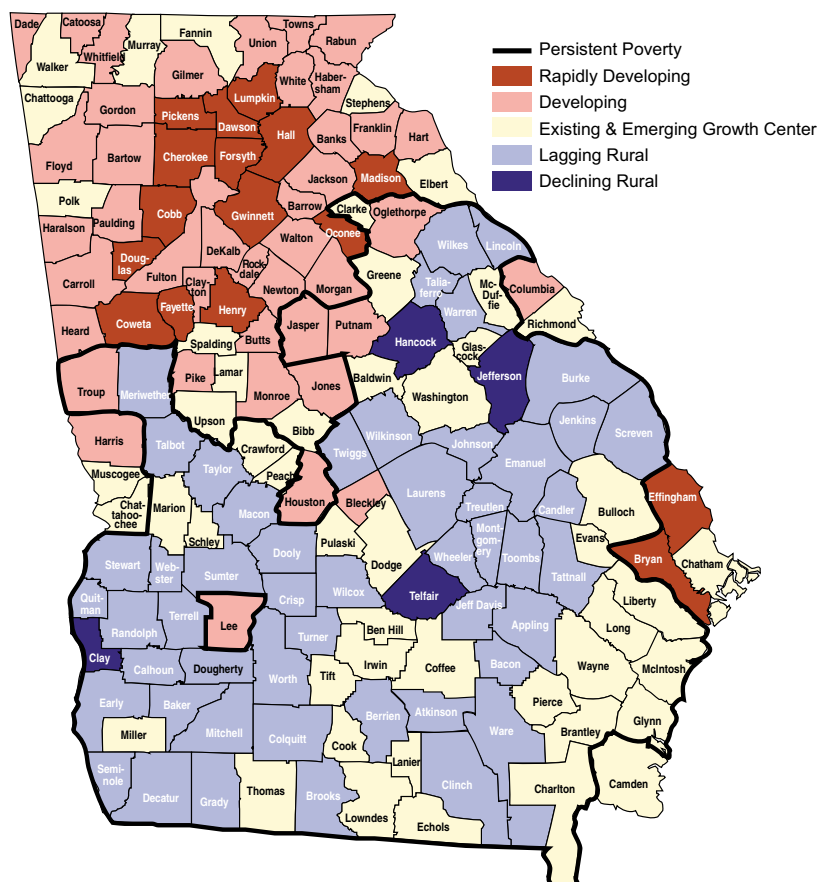
- ♦ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ♦ The index classifies counties as rapidly developing (perform above state and national averages on economic and social indicators), developing (perform at or above the state average on economic and social indicators), existing-emerging growth centers (perform near average on economic indicators and at or above average on social indicators), lagging rural (perform at or below average on economic and social indicators), or declining rural (perform below average on economic and social indicators).
- ♦ Counties that are considered in persistent poverty are those that have had poverty rates in the top quartile over the last three decades.
- ♦ The civilian population consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ♦ The civilian labor force is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. Employed persons are those who were “at work”—those who worked as paid employees, including work in their own business and on their farm or “with a job but not at work”—those who did not work during the reference week because of illness or other personal rea-



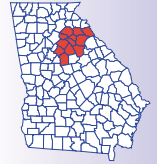
median earnings in Clarke, Elbert, and Greene Counties were less than \$20,000 a year. Of workers not employed full-time, year-round, those in Clarke County had the lowest earnings in the state (\$5,938) at almost 50% lower than the corresponding median for the state. (Table III.1)

- ◆ Despite working full-time, year-round, about 10% of single females in Region 5 and in the state were living in poverty in 1999. (Table AIII.8)
- ◆ Compared with the statewide percentage (41.5%), a larger percentage of workers residing in Region 5 worked in another state or in another county within the state (50.1%). More than 60% of Barrow, Jasper, Madison, Oconee, Oglethorpe, and Walton County residents worked outside the county or state, while less than 20% of those residing in Clarke County did. (Figure III.1, Table AIII.4)
- ◆ As expected, the vast majority of workers in Region 5 and the state drove to work alone (78.3% and 77.5%, respectively). A greater percentage of workers in Region 5 carpooled to work than the state average. The average commute time in Region 5 ranged from almost 34.2 minutes for those residing in Jasper County to 18.6 minutes for workers living in Clarke County. (Table AIII.5, Table AIII.4)

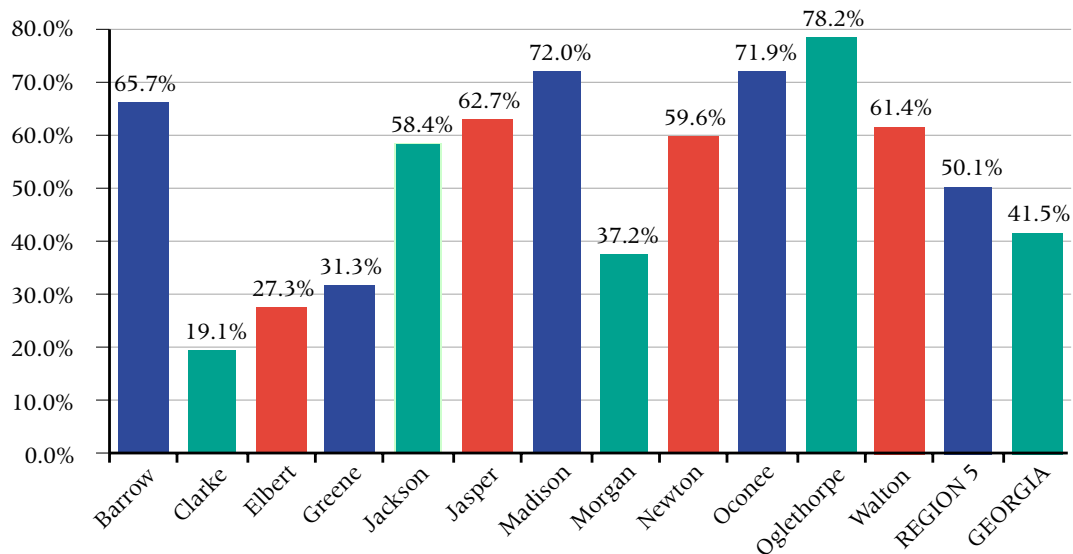
ECONOMIC VITALITY MAP



Source: Georgia Rural Development Council.



**FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE
OR COUNTY OF RESIDENCE BY COUNTY, 2000.**



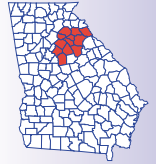
Source: Census 2000 SF3, P26.

TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.

	All workers 16 years and over	Workers by type	
		Full-time, year-round	Other
Barrow*	\$24,951	\$29,886	\$11,256
Clarke*	12,679	26,879	5,938
Elbert	19,146	24,527	9,608
Greene	19,121	25,394	9,944
Jackson	22,526	29,389	9,571
Jasper*	21,757	27,425	10,449
Madison*	22,671	27,088	10,237
Morgan	21,885	28,923	9,851
Newton*	25,718	31,611	10,501
Oconee*	26,417	34,576	10,457
Oglethorpe*	22,061	27,542	10,201
Walton*	26,053	31,898	10,144
REGION 5	NA	NA	NA
GEORGIA	\$24,111	\$31,253	\$10,423

Source: Census 2000 SF 3, P85, PCT47.

* County is part of a MSA.



INCOME AND POVERTY STATUS

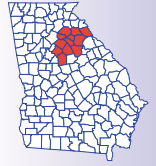
Issue: Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

Data:

- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <http://www.census.gov/hhes/www/poverty.html>.
- ◆ Income includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony.

Analysis:

- ◆ Almost one-half of the households in Region 5 and in the state had annual incomes between \$35,000 and \$99,999 in 1999 (46.2% and 46.8%, respectively). Region 5 had a larger percentage of households with incomes less than \$75,000 and a smaller percentage with incomes of \$75,000 or more. (Table AIII.6, Table III.2, Figure III.2)
- ◆ One in five households in Clarke County, the highest in the region, had incomes of less than \$10,000 a year. Barrow, Morgan, Newton, Oconee, and Walton Counties had a lower proportion of households in this income range than the region and the state. (Table III.2, Figure III.2)



- ◆ Oconee County had the smallest percentage (4.9%) of lower-income households (less than \$10,000) and the largest percentage (18.8%) of higher-income households (\$100,000 or more). Greene County had a larger percentage of households in both the lower-income and higher-income categories (16.1% and 13.3%, respectively) than the region and the state. (Table III.2, Figure III.2)
- ◆ The 1999 median household income in four Region 5 counties (Barrow, Newton, Oconee, and Walton) was higher than the corresponding median in Georgia (\$42,288). Clarke and Elbert Counties had the lowest median incomes in the region, less than \$30,000 a year. In contrast, the median household income in Oconee County was more than \$55,000, the highest in the region. (Table AIII.7)
- ◆ Male householders at least 65 years old and living alone in Walton County had a median income of less than \$10,000 in 1999 as did their female counterparts in Jackson County. (Table AIII.7)
- ◆ Of family households, only married couple families with children in Oconee County and single females with children in Barrow, Newton, and Oconee Counties had higher median incomes than the state median. (Table AIII.7)
- ◆ In general, households in Region 5 were equally likely to live in poverty as households statewide. Almost 10% of families living in the region and in the state had incomes that were less than the poverty threshold. (Table AIII.8)
- ◆ Single females with children were the most likely households to be in poverty in Region 5 and in the state. Specifically, about 46% of those with children less than 5 years old were in poverty in both the region and the state. (Table AIII.8)

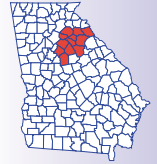
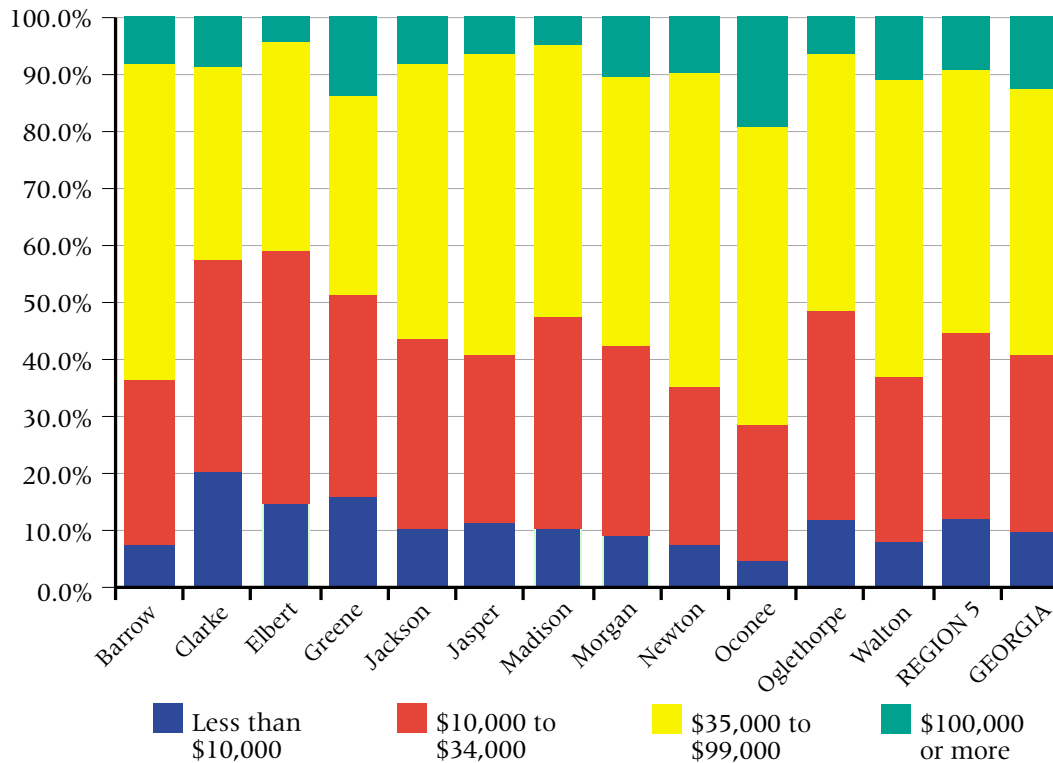


FIGURE III.2 - HOUSEHOLDS BY INCOME BY COUNTY, 1999.



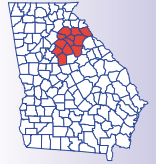
Source: Census 2000 SF3, DP3.

TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.

	No. of Households	Income range			
		Less than \$10,000	\$10,000 to \$34,999	\$35,000 to \$99,999	\$100,000 or more
Barrow*	16,392	7.9	28.9	55.7	7.5
Clarke*	39,678	20.6	37.1	34.0	8.2
Elbert	8,028	15.2	44.1	36.9	3.8
Greene	5,492	16.1	35.5	35.1	13.3
Jackson	15,029	10.8	32.9	48.4	7.9
Jasper*	4,176	11.6	29.5	52.7	6.3
Madison*	9,822	10.4	37.4	47.8	4.4
Morgan	5,579	9.3	33.4	47.5	9.8
Newton*	21,989	7.6	27.8	55.3	9.2
Oconee*	9,041	4.9	24.1	52.2	18.8
Oglethorpe*	4,885	12.0	36.9	45.2	5.9
Walton*	21,307	8.1	28.9	52.2	10.7
REGION 5	161,418	12.2	32.8	46.2	8.8
GEORGIA	3,007,678	10.1	30.7	46.8	12.3

Source: Census 2000 SF 3, DP 3.

* County is part of a MSA.



HOUSING TENURE AND AFFORDABILITY

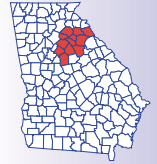
OWNER- AND RENTER-OCCUPANCY STATUS

Issue: Homeownership is part of the “American dream” and typically consists of a single-family detached residence. Owning a home not only represents an opportunity to accumulate wealth, but also is viewed by most as a sign of personal achievement. With the establishment of long-term amortized mortgages as the norm and rising real incomes, the steady growth of homeownership over the past several decades is unprecedented in Georgia and the nation. Be it the cause or the result, homeownership is associated with less mobile residents. A higher homeownership rate may lead to a more stable community, since homeowners have a financial stake in the well-being of their neighborhood. The homeownership rate is an important foundation of economic growth and serves as an indicator of the health of a local economy. The vast development of single-family, owner-occupied homes, which require an extensive array of roads, pipes, wires, and other supportive infrastructure, help to sustain consumer demand.

Increases in the homeownership rate in recent decades reflect not only that more people are able to own a home, but also that people are purchasing their first home earlier in the life cycle. Because owning a home requires a substantial income and downpayment, younger households have traditionally been less likely to buy a home. With the increased popularity of higher ratio mortgages, however, substantial savings are not necessary to buy a home, making it possible for younger households to become homeowners. Yet, homeownership rates still increase steadily with the age of household heads. Differences in household composition (nontraditional families, such as single mothers or persons living alone) as well as diverse preferences lead to variations in the ability to afford a home, making homeownership either unreachable or undesirable. Historically, Blacks have exhibited a lower homeownership rate than Whites. This is most likely due to differences in income and household structure; however, discrimination with regard to mortgage lending and zoning may also be contributing factors. Hispanic immigrants may face similar barriers to homeownership as well as cultural and language barriers.

Data:

- ◆ Housing tenure is the term used to make a distinction between owner-occupied and renter-occupied housing units.
- ◆ The homeownership rate is the percent of occupied units that are owner-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.
- ◆ All occupied units that are not owner-occupied are classified as renter-occupied. This includes units rented for cash rent, including continuing care facilities, or those occupied without payment of cash rent.
- ◆ The person who owns or rents the housing unit is called the householder.



Analysis:

- ◆ The homeownership rate in Region 5 was about the same as in the state (68.6% and 67.5%, respectively) in 2000. More than one-half of the housing units in Clarke County were renter occupied compared to less than 26% in every other county in the region. (Table IV.1, Table AIV.1)
- ◆ From 1990 to 2000, owner-occupied units increased faster than all housing units, while renter-occupied units increased at a slower rate for both Region 5 and the state of Georgia. (Table IV.1)
- ◆ Whites were the most likely to own their home in Region 5 and the state (73.0% and 75.3%, respectively). The homeownership rate for all other races was less than 60%. Asian and Hispanic householders in Region 5 were the least likely to be homeowners (less than 40%). (Table IV.2)
- ◆ Just more than 44% of owner-occupied housing units in Region 5 and in the state were headed by an individual in the age range 35 to 54 years old. (Table AIV.2)
- ◆ As expected, the greatest proportion of renter-occupied housing units in Region 5 and in the state were headed by an individual between 25 and 34 years old. In Region 5, 24.2% of renter-occupied units were headed by someone between the ages of 15 and 24 years old, compared with just 14.3% in Georgia. (Table AIV.2)

TABLE IV.1 - HOUSING TENURE, 1990-2000.

	Region 5			Georgia		
	2000		1990-2000 % change	2000		1990-2000 % change
	No.	%		No.	%	
Occupied housing units	161,335	100.0	36.1	3,006,369	100.0	27.0
Owner-occupied	110,694	68.6	41.5	2,029,154	67.5	32.0
Renter-occupied	50,641	31.4	25.8	977,215	32.5	17.8

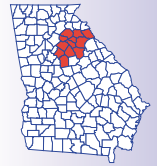
Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.

	Region 5		Georgia	
	Total households	% Owner-occupied	Total households	% Owner-occupied
All races	161,335	68.6	3,006,369	67.5
White householder	127,794	73.0	2,070,172	75.3
Black or African American householder	28,655	53.5	803,324	50.8
Asian householder	1,843	38.6	50,276	55.4
"Other race" householder ¹	3,043	42.7	82,597	41.3
Householder who is Hispanic	15,276	30.7	99,026	37.3

Source: Census 2000 SF 1, H14.

¹ This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.



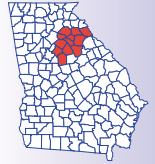
COST, VALUE AND SALES PRICE OF HOUSING

Issue: An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sales price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

Data:

- ◆ Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ◆ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for “specified units” does not include mobile homes.
- ◆ Housing is classified as with a mortgage or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category not mortgaged is comprised of housing units owned free and clear of debt.
- ◆ The U.S. Census Bureau defines gross rent as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- ◆ Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ◆ Housing units shown as no cash rent may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



- ◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.
- ◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as new are those sold by a builder or developer, whereas existing homes are those sold by an individual or a bank.

Analysis:

- ◆ About three-fourths of the owner-occupied units in Region 5 and in the state were mortgaged. Homeowners in Region 5 had lower monthly housing costs than those statewide. Specifically, about 40% of the region's homeowners paid less than \$1,000 a month, compared to just 35.3% in Georgia. (Table AIV.3)
- ◆ A larger percentage of renters in Region 5 had monthly housing costs between \$300 and \$749 than those statewide. The region had a slightly smaller percentage that paid less than \$200 as well as a smaller percentage with housing costs of \$750 or higher. About 6% of "rented" units in the region and in the state were occupied rent free. (Table AIV.4)
- ◆ The median value of owner-occupied housing in most of Region 5 counties was lower than the state's median (\$111,200). Clarke (\$111,300) and Walton (\$113,300) Counties had median values slightly higher than the state's, while the highest median value of such housing in the region was \$151,600, in Oconee County. (Table IV.3)
- ◆ With the exception of Clarke County (\$20,300), the median value of mobile homes in Region 5 counties was lower than the state median (\$33,600). The highest median value of mobile homes in Region 5 was in Jasper County (\$68,600), the highest in the state. (Table IV.3)
- ◆ More than 90% of the 3,358 new homes sold in Region 5 in 2000 were in Barrow, Clarke, Jackson, Newton, or Walton Counties. Almost 70% of existing homes sold were also in these counties. The most new homes were sold in Newton County (1,009), followed by Barrow (679) and Walton (646) Counties. There were no new homes sold in Elbert County. (Table IV.4)
- ◆ The average sales prices for new and existing homes in Region 5 (\$139,915 and \$129,293, respectively) were lower than those in the state (\$177,594 and \$150,625, respectively). In Newton County (\$126,754), where the most new homes were sold, the average sales price was lower than the regional average. (Table IV.4)
- ◆ New homes and existing homes in Greene County sold for the highest average prices in the state (\$378,470 and \$301,908, respectively). New homes (\$258,138) and existing homes (\$176,315) in Oconee County also sold for average prices that were higher than the state's. Existing homes in Elbert and Oglethorpe Counties, as well as new homes in Jasper County had average sales prices of less than \$100,000, the lowest in the region. (Table IV.4)

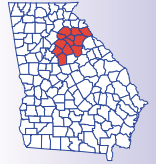


TABLE IV. 3 - MEDIAN HOME VALUE BY COUNTY, 2000.

	Mobile homes	Specified owner-occupied units
Barrow*	\$53,200	\$103,400
Clarke*	20,300	111,300
Elbert	36,300	66,600
Greene	34,100	87,100
Jackson	53,100	102,900
Jasper*	68,600	81,000
Madison*	47,700	87,300
Morgan	60,200	99,700
Newton*	40,300	101,300
Oconee*	39,900	151,600
Oglethorpe*	41,900	87,500
Walton*	41,200	113,300
REGION 5	NA	NA
GEORGIA	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

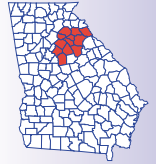
* County is part of a MSA.

TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.

	New homes sales			Existing homes		
	No.	% of total	Avg. price	No.	% of total	Avg. price
Barrow*	679	20.2	\$123,351	495	12.3	\$110,038
Clarke*	397	11.8	128,889	902	22.5	128,087
Elbert	0	0.0	NA	116	2.9	76,622
Greene	29	0.9	378,470	145	3.6	301,908
Jackson	368	11.0	131,169	303	7.6	118,077
Jasper*	37	1.1	89,108	98	2.4	110,688
Madison*	20	0.6	132,252	129	3.2	100,988
Morgan	22	0.7	170,392	96	2.4	154,867
Newton*	1,009	30.0	126,754	713	17.8	113,871
Oconee*	143	4.3	258,138	331	8.2	176,315
Oglethorpe*	8	0.2	125,793	67	1.7	93,628
Walton*	646	19.2	155,045	618	15.4	122,723
REGION 5	3,358	100.0	\$139,915	4,013	100.0	\$129,293
GEORGIA	56,391		\$177,594	86,409		\$150,625
% of STATE		6.2			8.7	

Source: Georgia Department of Community Affairs, Housing Finance Division.

* County is part of a MSA.



AFFORDABILITY

Issue: The monthly housing cost to income ratio, or the housing cost burden, is the most widely accepted measure of housing affordability. Unlike the separate measures of housing costs and income, the ratio of the two can easily be compared over time. The federal government considers a home affordable if the housing cost burden is 30% or less. Specifically, if a household pays more than 30% of their gross income for housing, including utilities, they are said to be cost burdened and to have excessive shelter costs. A larger cost burden can be attributed to a higher monthly housing expenditure and/or a lower income; therefore, households in all income brackets can be cost burdened. A low-income household experiencing a cost burden may not have sufficient money for other necessities such as food, clothing, and child care. Historically, renter households are more likely than owner households to be cost burdened. Affordability for homeowners depends mostly on the terms of the mortgage.

OWNER-OCCUPIED UNITS

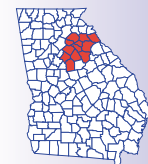
Data:

- ◆ One measure of affordability is the percent of gross income paid for housing costs. This is known as the housing cost burden. If the amount a household pays for housing costs is greater than 30% of their gross income they are said to be cost burdened.
- ◆ Units occupied by households reporting no income or a net loss in 1999 are included in the not computed category.
- ◆ The definitions of specified owner-occupied units and selected monthly owner costs were included in the "Cost, value, and sales price of housing" section.

The Georgia Tech City and Regional Planning program is preparing estimates of housing needs and their overlap with various socioeconomic and housing characteristics for the Georgia Department of Community Affairs. This data set will inventory three types of housing problems for each Georgia county: (1) cost burden, (2) overcrowding, and (3) units without complete kitchen facilities or complete plumbing. Data will be provided for both owner and renter households. Owner and renter households with one or more of these housing problems will be profiled by household size, household type, employment status, occupation, social security and public assistance income, housing unit type, and age of the householder. The data set also will show the number of rental and owner-occupied housing units with each of the three housing problems. County-level data will be available at <http://www.georgiaplanning.com> in Summer 2003. Data for selected cities and for state regions will be available at the same web site during Fall 2003.

Analysis:

- ◆ About 21% of homeowners in Region 5 and in the state were cost burdened in 1999. Approximately 36% of specified owner-occupied housing units in Region 5 and in Georgia spent less than 15% of total income on housing in the same year. (Table IV.5)



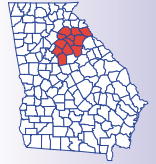
- ◆ In six Region 5 counties (Barrow, Greene, Jasper, Morgan, Newton, and Oglethorpe), homeowners were more likely to be cost burdened than homeowners statewide. About 26% of those in Morgan County were cost burdened, the highest proportion in the region. (Table IV.6, Figure IV.1)
- ◆ Between 1989 and 1999 the growth rate of cost burdened owner-occupied households in Region 5 was greater than the increase in all owner-occupied units (75.0% and 56.8%, respectively). This was true for Georgia as well. (Table IV.5)
- ◆ Owner-occupied households with a mortgage in the region and in the state were more likely to be cost burdened than those without a mortgage. (Table AIV.5, Table AIV.6)
- ◆ Regardless of whether the homeowner had a mortgage, Blacks and those of “other” races were more apt to be cost burdened than Whites in both Region 5 and in the state. Hispanic households with a mortgage were also more likely than Whites to be cost burdened, and Hispanic households without a mortgage in Region 5 were far more likely to be cost burdened. In the state, Hispanic households without a mortgage were the least likely to be cost burdened. (Table AIV.5, Table AIV.6)
- ◆ Homeowners in every income range in Region 5 were less likely to be cost burdened compared to homeowners statewide in the same income categories. (Table AIV.9)

TABLE IV.5 - SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 1989-1999.

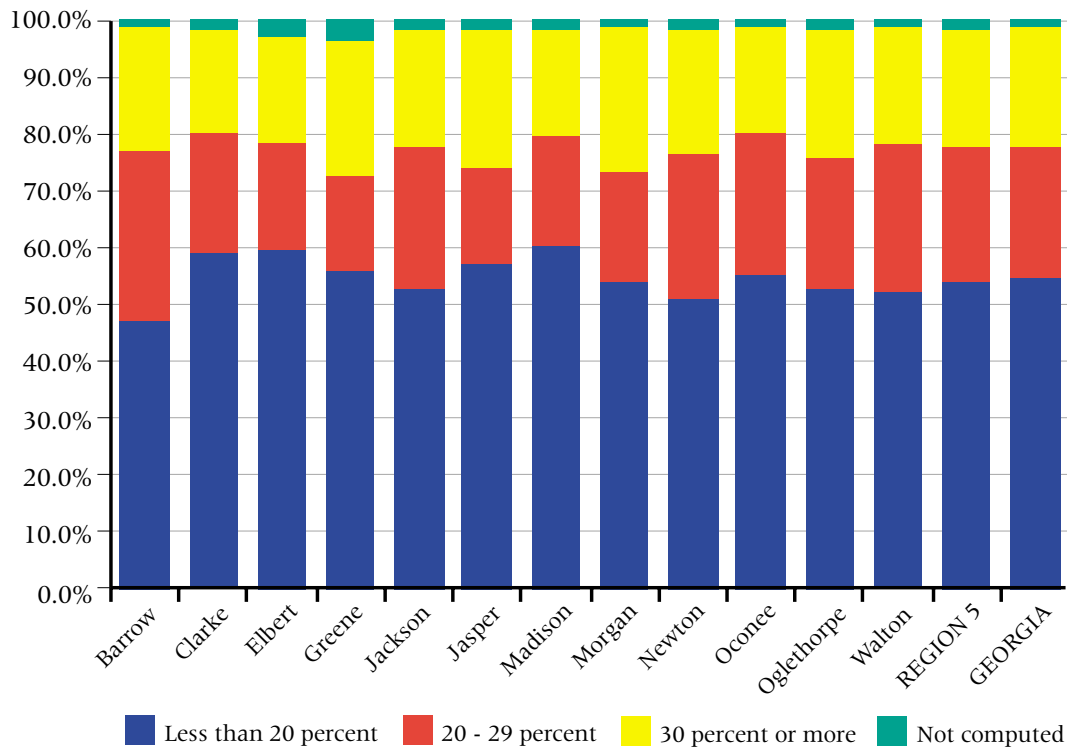
	Region 5			Georgia		
	No.	1999 %	1989-1999 % change	No.	1999 %	1989-1999 % change
Specified owner-occupied units	79,063	100.0	56.8	1,596,408	100.0	38.4
Less than 15 percent	28,319	35.8	NA	581,615	36.4	NA
15 to 19 percent ¹	14,480	18.3	46.8	293,480	18.4	36.7
20 to 24 percent	11,349	14.4	61.7	225,005	14.1	32.3
25 to 29 percent	7,617	9.6	71.0	147,360	9.2	30.3
30 percent or more	16,524	20.9	75.0	334,881	21.0	50.8
Not computed	774	1.0	136.0	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

The category for the percent change from 1990 to 2000 is “less than 20 percent”.



**FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



Source: Census 2000 SF3, DP4.

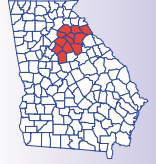
**TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified owner-occupied units ¹	Less than 20 percent	20 - 29 percent	30 percent or more
Barrow*	9,374	47.5	30.2	22.3
Clarke*	13,711	59.9	21.8	18.3
Elbert	3,257	61.6	18.9	19.4
Greene	2,696	58.2	17.0	24.8
Jackson	6,442	53.5	25.7	20.9
Jasper*	1,914	58.0	17.0	24.9
Madison*	3,658	61.4	19.5	19.1
Morgan	2,550	54.6	19.6	25.8
Newton*	14,531	51.6	25.7	22.7
Oconee*	5,594	56.1	25.1	18.8
Oglethorpe*	1,760	53.6	23.6	22.7
Walton*	12,802	52.9	26.0	21.1
REGION 5	78,289	54.7	24.2	21.1
GEORGIA	1,582,341	55.3	23.5	21.2

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total does not include those for which this was not computed.



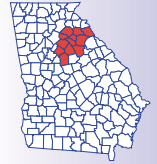
RENTER-OCCUPIED UNITS

Data:

- ◆ The housing wage rate is the hourly wage rate a worker must earn to afford the Fair Market Rent (FMR), working 40 hours per week. It is used to measure the wage-rent disparity of households.
- ◆ The FMR is a gross rent estimate, including utilities, set by the U.S. Department of Housing and Urban Development to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. The rent estimate varies by geographic location to account for differences in local housing markets. The FMR is the dollar amount below which 40% of the standard-quality rental housing units are rented.
- ◆ One measure of affordability is the percentage of gross income paid for gross rent. This is known as the housing cost burden. A household can “afford” the FMR if it is less than 30% of their gross income. If the amount a household pays for gross rent is greater than 30% of their gross income they are said to be cost burdened. Households are said to be severely cost burdened if they pay greater than 50% of their gross income for rent. (This is only calculated for renter-occupied units in the Census data.)
- ◆ Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprised the not computed category.
- ◆ The definitions of gross rent, contract rent, and specified renter-occupied units are in the “Cost, value, and sales price of housing” section.

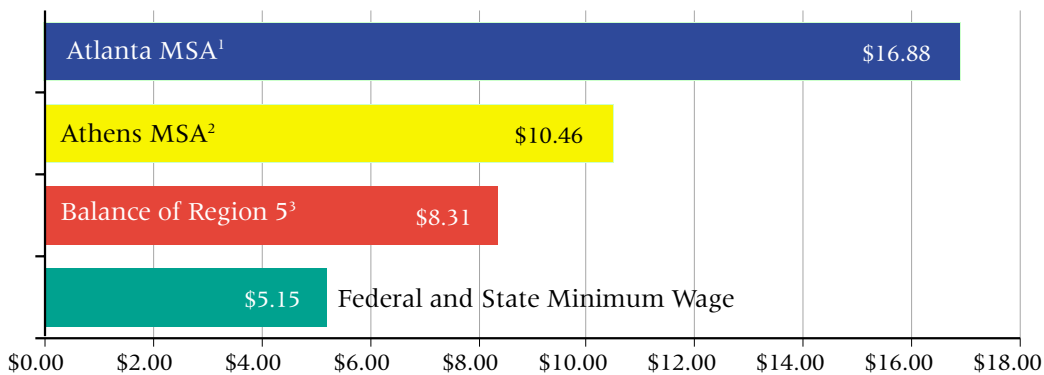
Analysis:

- ◆ In 2001, one needed an annual income of \$17,287 to afford a two-bedroom apartment at the FMR in counties outside the Atlanta and Athens MSAs (defined as 2000 MSA counties) in Region 5 . This translates to an hourly housing wage of \$8.31, which was 161.4% of the federal minimum wage. The housing wage increased by 2.6% between 2000 and 2001. (Table AIV.7, Figure IV.2)
- ◆ The housing wage in the Atlanta MSA (defined as 2000 MSA counties) in 2001, \$16.88, the highest in the state, was 327.9% of the federal minimum wage. The housing wage rate in the Athens MSA (defined as 2000 MSA counties) was \$10.46. With a minimum wage job, a worker would need to work 131 hours a week and 81 hours a week to afford the FMR in Atlanta and in Athens, respectively. (Figure IV.2, Table AIV.7)
- ◆ Forty percent of renters living in Region 5 were cost burdened in 1999, a larger percentage than statewide (35.4%). Renters in the region were also more likely to be severely cost burdened than elsewhere in Georgia (22.7% and 16.5%, respectively). The percentage of cost burdened renter households in Region 5 and in the state increased at a lower rate than all households from 1989 to 1999. (Table IV.7)



- ◆ White renters in Region 5 were more likely than other races to be cost burdened (40.6%), while Hispanics were the least likely to spend more than 30% for housing costs (25.6%). Compared to the state, Hispanics in Region 5 were less likely to be cost burdened while Whites were more likely. (Table AIV.8)
- ◆ Clarke County renters were much more likely to be severely cost burdened than renters in the rest of the region (31.3% and 22.7%, respectively), the highest rate in the region. Less than 20% of renters in every other Region 5 county were severely cost burdened. Greene County renters were the most likely to spend 30 to 40% of their incomes on rent. (Table IV.8, Figure IV.3)
- ◆ More than 70% of renters in Region 5 with an income of less than \$10,000 a year were cost burdened, compared to 66.1% of renters in the same income category in Georgia. Renters in the region with incomes of \$10,000 or more, however, were less likely to be cost burdened than renters statewide. (Table AIV.9)

FIGURE IV.2 - HOUSING WAGE RATE, 2001.



Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

¹ The Atlanta MSA is defined as Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton Counties.

² The Athens MSA is defined as Clarke, Madison, and Oconee Counties.

³ This includes Elbert, Greene, Jackson, Jasper, Morgan, and Oglethorpe Counties.

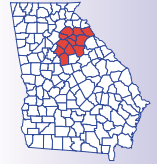


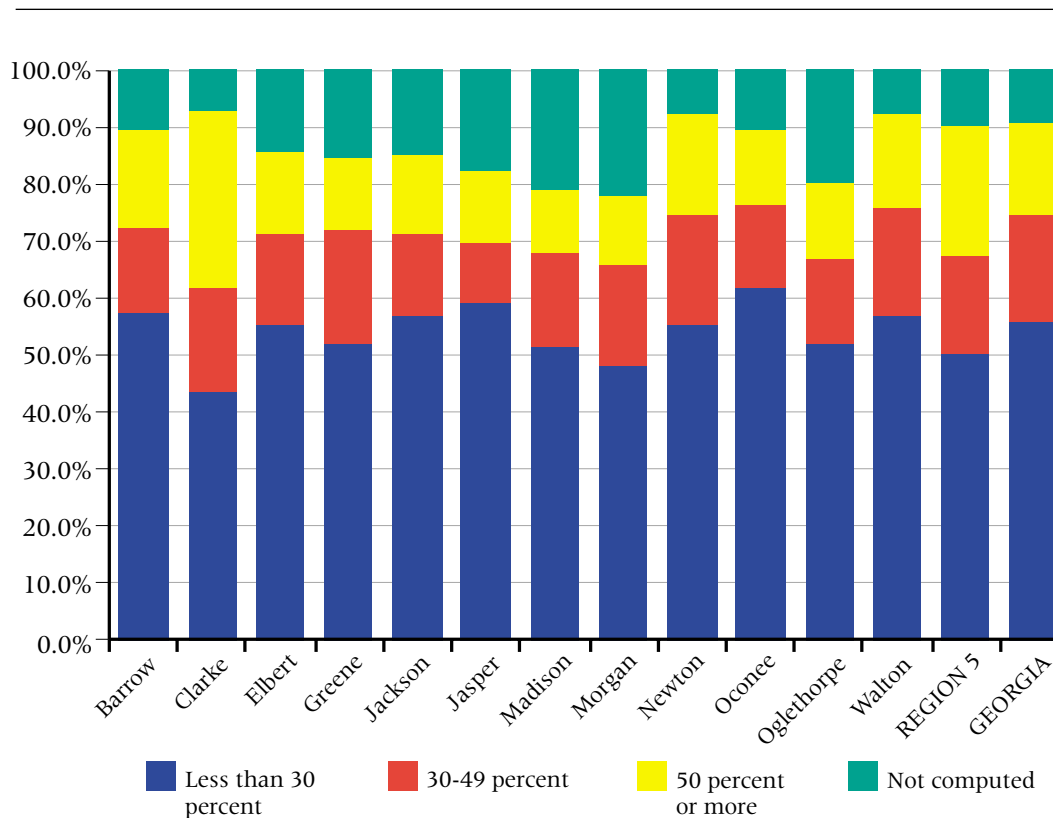
TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.

	Region 5			Georgia		
	1999		1989-1999	1999		1989-1999
	No.	%	% change	No.	%	% change
Specified renter-occupied units	49,323	100.0	28.3	964,446	100.0	19.3
Less than 15 percent	8,790	17.8	NA	177,210	18.4	NA
15 to 19 percent ¹	6,703	13.6	40.4	140,798	14.6	29.2
20 to 24 percent	5,229	10.6	12.6	123,890	12.8	6.9
25 to 29 percent	4,212	8.5	19.4	97,915	10.2	5.7
30 percent or more	18,783	40.1	23.5	341,484	35.4	14.2
50 percent or more	11,186	22.7	NA	158,922	16.5	NA
Not computed	4,606	9.3	43.2	83,149	8.6	51.6

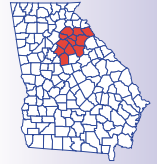
Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

¹ The category for the percent change 1989-1999 is less than 20 percent.

FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.



Source: Census 2000 SF3, DP4.

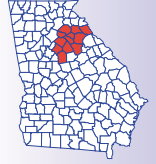


**TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified renter-occupied units	Less than 30 percent	30 - 49 percent	50 percent or more	Not computed
Barrow*	3,934	57.9	15.0	17.0	10.1
Clarke*	22,900	44.0	18.2	31.3	6.5
Elbert	1,821	55.8	15.8	14.4	13.9
Greene	1,248	52.2	20.1	12.6	15.1
Jackson	3,597	57.4	14.3	13.8	14.5
Jasper*	835	59.4	10.4	12.7	17.5
Madison*	1,802	51.5	16.9	11.1	20.5
Morgan	1,100	48.4	17.8	12.0	21.8
Newton*	4,790	55.8	19.4	17.8	7.0
Oconee*	1,689	62.3	14.2	13.3	10.2
Oglethorpe*	737	52.4	15.1	13.0	19.5
Walton*	4,870	57.2	18.9	16.8	7.1
REGION 5	49,323	50.6	17.4	22.7	9.3
GEORGIA	964,446	56.0	18.9	16.5	8.6

Source: Census 2000 SF 3, DP4, QT H13.

* County is part of a MSA.



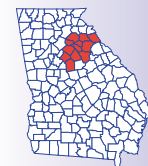
TYPE OF HOUSING AND PHYSICAL CONDITION

OCCUPIED AND VACANT HOUSING UNITS

Issue: An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are “vacant,” however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

Data:

- ◆ A housing unit is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is vacant if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. Seasonal, recreational, or occasional use units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- ◆ Units for migrant workers include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The homeowner vacancy rate (rental vacancy rate) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the number of vacant units for sale (for rent) divided by the sum of the number of



vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.

Analysis:

- ◆ Compared to the state, Region 5 had a smaller percentage of vacant housing units (8.4% and 6.9%, respectively). (Table V.1)
- ◆ Total housing units increased by 33.8% in Region 5 over the past decade. Occupied housing units increased at a faster than average rate (36.1%), while vacant units grew at only 8.8%. Vacant units in Georgia increased by 1.3% during this time. (Table V.1)
- ◆ Nearly 60% of vacant units in Region 5 and statewide were for rent or classified as “other” vacant units. Compared to the state, Region 5 had a larger percentage of “other” vacant units and a smaller percentage of vacant units for rent. (Table V.1)
- ◆ From 1990 to 2000 the number of vacant units for rent decreased in Region 5 and in Georgia. During this time, units for seasonal, recreational, or occasional use increased by nearly 50% in Georgia and by 60.7% in Region 5. The number of vacant units for migrant workers also increased at a faster rate than all housing units in both the region and the state. (Table V.1)
- ◆ Greene County had the smallest proportion of vacant units for rent or sale (11.3%) in the region and the largest percentage of units for seasonal, recreational, or occasional use (60.7%). Jasper and Morgan Counties also had a large percentage of seasonal units (52.5% and 38.1%, respectively). More than one-half of the vacant units in Barrow, Clarke, Jackson, Newton, Oconee, and Walton Counties were for rent or for sale. (Table V.2, Figure V.1)

TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.

	Region 5			Georgia		
	2000 No.	%	90-00 % change	2000 No.	%	90-00 % change
Total housing units	173,328	100.0	33.8	3,281,737	100.0	24.4
Occupied units	161,335	93.1	36.1	3,006,369	91.6	27.0
Vacant units	11,993	6.9	8.8	275,368	8.4	1.3
<u>Vacant units</u>	11,993	100.0		275,368	100.0	
For rent	3,058	25.5	-24.5	86,905	31.6	-24.5
For sale only	2,029	16.9	40.0	38,440	14.0	-1.0
Rented or sold, not occupied	864	7.2	-17.2	20,353	7.4	1.7
For seasonal, recreational, or occ. use	2,213	18.5	60.7	50,064	18.2	48.8
For migrant workers	25	0.2	108.3	969	0.4	57.1
Other vacant	3,804	31.7	23.3	78,637	28.6	23.6

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

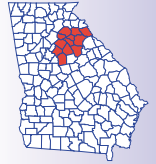
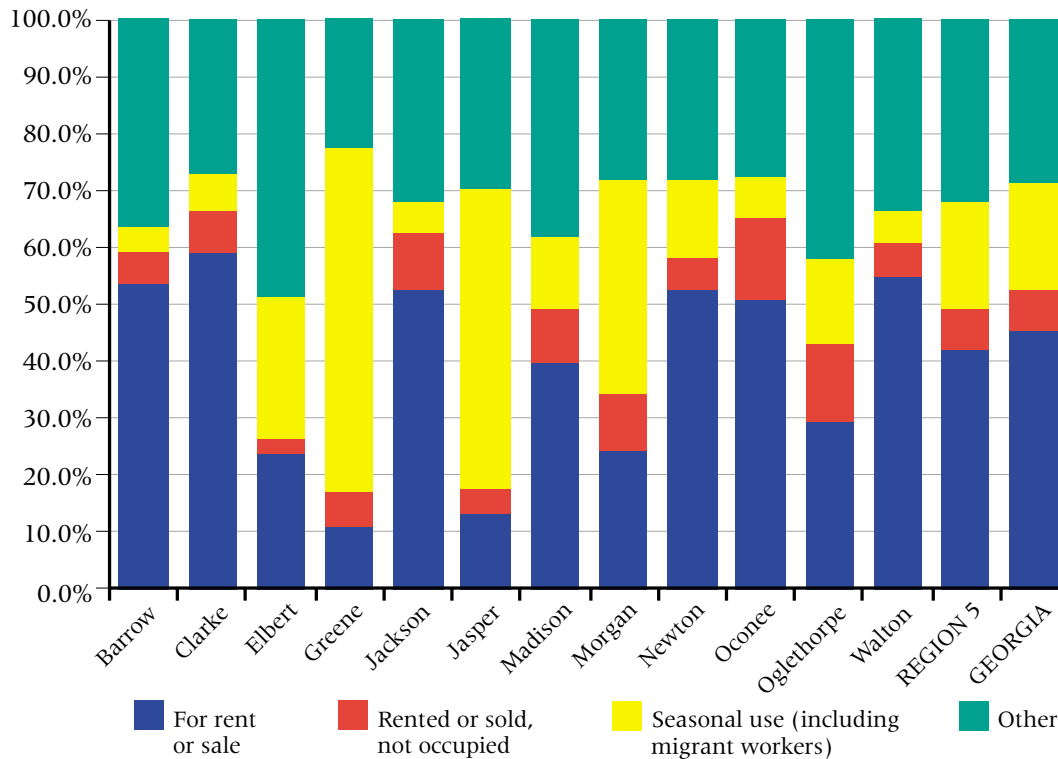


FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.



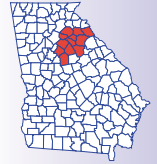
Source: Census 2000 SF1, DP1, H5.

TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of vacant units	For rent or sale	Rented or sold, not occupied	For seasonal use including migrant	Other
Barrow*	950	53.9	5.5	4.5	36.1
Clarke*	2,420	59.6	7.1	6.9	26.4
Elbert	1,132	23.9	2.7	25.3	48.2
Greene	1,176	11.3	5.7	60.7	22.3
Jackson	1,169	53.0	10.0	5.4	31.7
Jasper*	631	13.2	4.8	52.5	29.6
Madison*	720	40.0	9.6	12.6	37.8
Morgan	570	24.4	9.8	38.1	27.7
Newton*	1,036	52.7	5.5	14.3	27.5
Oconee*	477	51.2	14.7	6.9	27.3
Oglethorpe*	519	29.3	14.3	15.0	41.4
Walton*	1,193	55.2	5.9	5.6	33.3
REGION 5	11,993	42.4	7.2	18.7	31.7
GEORGIA	275,368	45.5	7.4	18.5	28.6

Source: Census 2000 SF 1, H5.

* County is part of a MSA.



TYPE AND AGE OF HOUSING UNITS

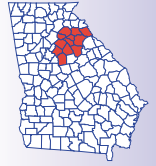
Issue: In general, housing units are classified as single-family (one-unit, detached or attached), multi-family, or mobile/manufactured housing. An examination of the distribution of housing by type can help identify a region's over or under reliance on particular housing types. Families and individuals value having a choice of housing types. While a single-family unit may be the ideal housing choice for some, others prefer the services typically associated with living in multi-family housing. Traditionally, individuals and families at both ends of the life span have chosen multi-family housing. Since housing units deteriorate with age, age is sometimes used as a sign of the condition or quality of housing. In particular, housing units greater than 40 years old are often in need of major repairs.

At approximately one-half the construction cost per square foot of conventionally site-built homes, mobile/manufactured housing is quite popular. It represents an important housing option for low-income households and is the primary form of unsubsidized affordable housing in the country. The resale value of such homes is of concern, however, because the value of a mobile/manufactured home not affixed to its own site usually will depreciate rapidly. On the other hand, a mobile/manufactured home that is permanently attached to a site most likely will appreciate in value, although at a slower rate than a site-built house. Some communities ask whether tax revenues collected from mobile/manufactured homes are sufficient to cover the costs of public services (for example, schools and police and fire protection) provided to the residents of mobile/manufactured homes.

The Mobile Home Construction and Safety Standards Act, commonly called the "HUD Code," enacted in 1976 (revised in 1981) provides regional structural requirements for mobile/manufactured homes. Mobile homes built before 1976 are most likely unfit for habitation (Genz, 2001). The Census uses the term mobile home. The respondent determines whether to describe his/her residence as a mobile home since the term is not defined.

Data:

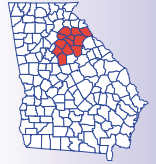
- ♦ A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof.
- ♦ A one-unit detached house is a one-unit structure detached from any other house with open spaces on all sides. This includes mobile homes to which one or more permanent rooms have been added or built.
- ♦ One-unit attached housing is a one-unit structure that has one or more walls that extend from ground to roof separating it from adjoining structures. This includes one-unit housing that is joined horizontally to another house such as row houses or townhouses or to a nonresidential structure. One-unit detached and one-unit attached are both single-family units.



- ◆ Units in structures containing two or more units are classified according to the number of units per structure (multi-family).
- ◆ Mobile homes used only for business purposes or for extra sleeping space and those for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.
- ◆ The "mobile home or trailer" category in the 1990 census was changed to "mobile home" in 2000 and the "other" category was changed to "Boat, RV, van, etc."
- ◆ The "units in structure" question, which provides the information on the type of housing unit, was asked on a 100-percent basis in 1990 whereas it was asked on a sample basis in 2000.
- ◆ A condominium is not a housing type but rather a description of ownership. Most are units within a multi-family structure.

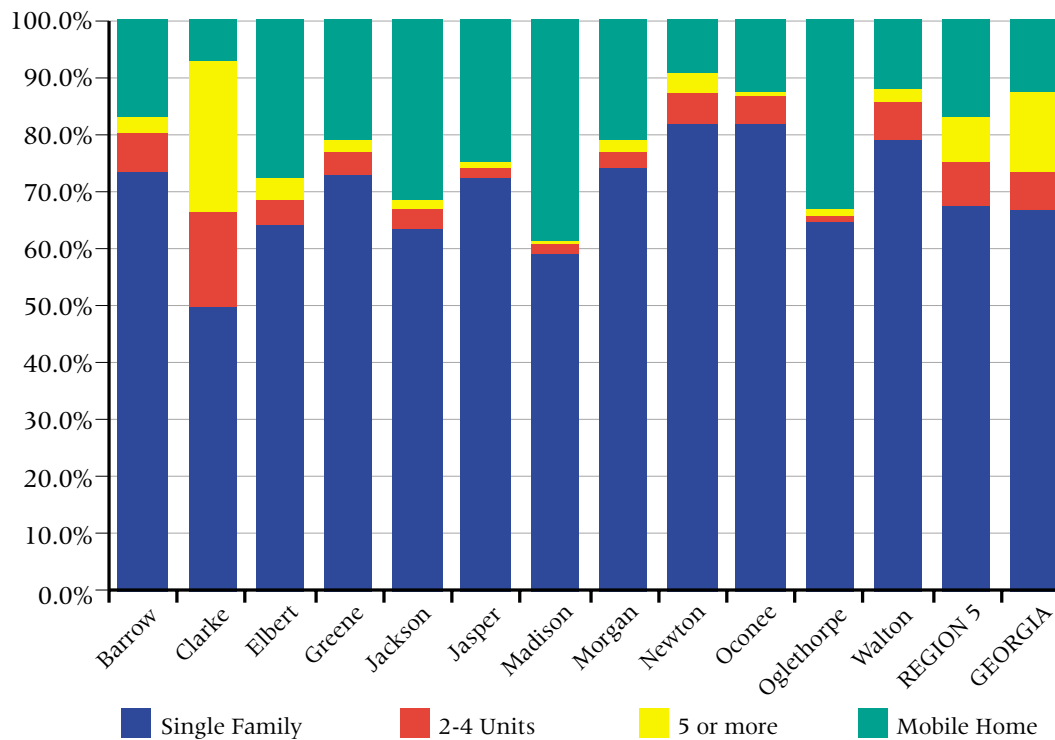
Analysis:

- ◆ The majority of housing units in Region 5 and in the state were single-family houses (67.7% and 67.2%, respectively) in 2000. Region 5 had a larger percentage of mobile homes than the state (16.5% and 12.1%, respectively) and a smaller percentage of units in multi-family apartment building with five or more units (8.2% and 14.0%). (Table V.3, Figure V.2, Table AV.1)
- ◆ More than 30% of the housing units in Jackson, Madison, and Oglethorpe Counties were mobile homes. In contrast, less than 10% of the units in Clarke and Newton Counties were mobile homes. (Table V.3, Figure V.3)
- ◆ Less than 50% of Clarke County residences were single-family units, while 43.6% were units in multi-family apartments with two or more units. (Table V.3, Figure V.2)
- ◆ Over the past decade, the percentage increase in total housing units in Region 5 (33.8%) was greater than in Georgia (24.4%). The percentage increase in housing units in Region 5 was slightly lower than the growth in households (36.1%). (Table AV.1, Table II.7)
- ◆ Over the past decade, single-family units and units in apartment buildings with 20 or more units in Region 5 and in the state increased at a rate faster than the respective growth in all housing units. While the percentage increase in mobile homes in Georgia was greater than the increase in all housing units in the state, it was lower in Region 5. (Table AV.1)
- ◆ Region 5 had a larger percentage of housing units built in the 1990s than in the state (32.7% and 27.9%, respectively). About 19% of housing units in the region and in the state were more than 40 years old in 2000. Approximately 3% of mobile homes in the state and 3.7% of those in Region 5 were built before 1960. (Table V.4, Table AV.2, Table AV.3, Figure V.3)



- ◆ Clarke and Elbert Counties had the smallest percentage of housing built within the last decade in Region 5; Elbert County also had the largest percentage of units that were more than 40 years old (33.1%). Around 40% of the housing units in Barrow, Newton, Oconee, and Walton Counties were less than 10 years old. Oconee County had the smallest percentage of older units (more than 40 years old) in the region (10.7%). (Figure V.3, Table V.4)

FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

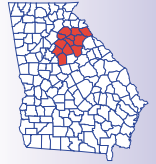


TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.

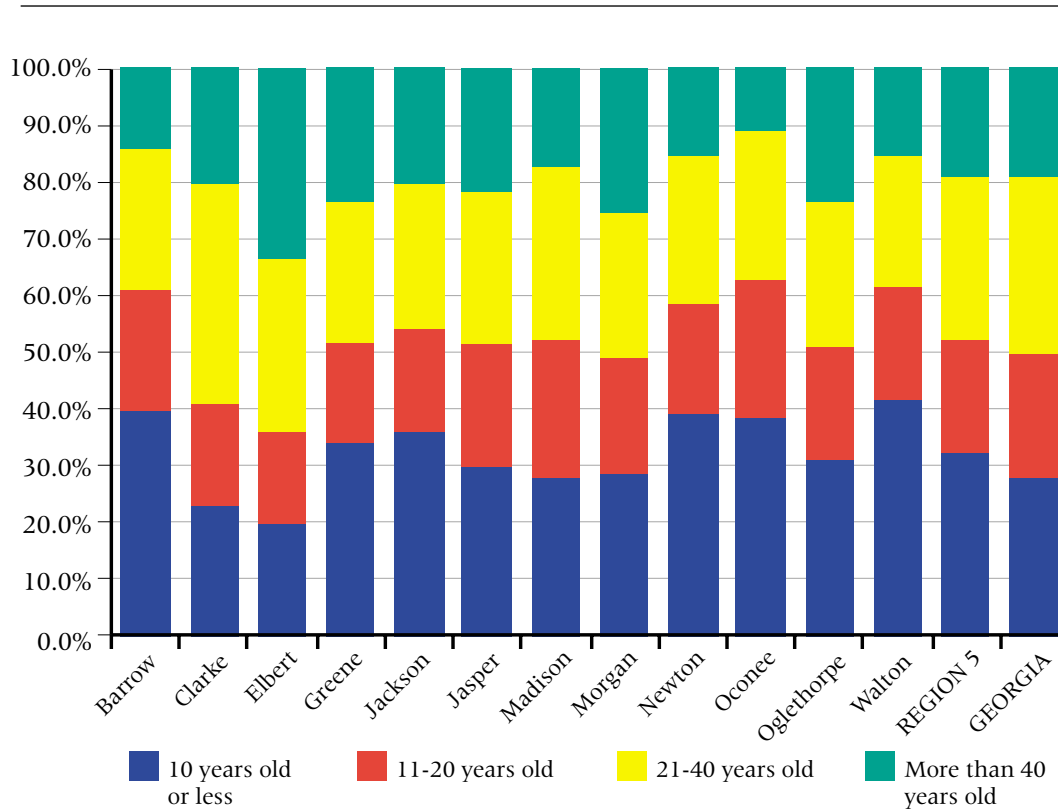
	No. of housing units ¹	Single family	2 to 4 units	5 or more units	Mobile homes
Barrow*	17,297	74.0	6.4	3.1	16.5
Clarke*	42,068	49.8	17.0	26.6	6.5
Elbert	9,072	64.7	4.1	4.0	27.2
Greene	6,653	73.5	3.6	2.4	20.4
Jackson	16,202	63.7	3.4	2.0	30.9
Jasper*	4,785	72.9	1.5	1.4	24.2
Madison*	10,506	59.5	1.9	0.2	38.5
Morgan	6,128	74.6	2.7	2.0	20.7
Newton*	23,011	82.1	5.8	3.5	8.7
Oconee*	9,522	82.1	5.0	0.3	12.6
Oglethorpe*	5,362	65.1	1.0	0.9	33.0
Walton*	22,493	79.2	6.8	2.1	11.9
REGION 5	173,099	67.7	7.7	8.2	16.5
GEORGIA	3,277,424	67.2	6.8	14.0	12.1

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total of housing units without "Boat, RV, van, etc." category.

FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

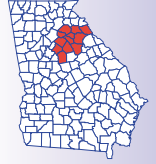
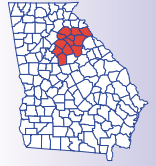


TABLE V.4 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.

	No. of housing units	10 years or less	11- 20 years	21-40 years	More than 40 years
Barrow*	17,304	39.8	21.5	24.6	14.0
Clarke*	42,126	23.1	18.0	38.8	20.1
Elbert	9,136	20.0	16.5	30.5	33.1
Greene	6,653	34.1	17.9	24.7	23.4
Jackson	16,226	36.0	18.1	25.8	20.0
Jasper*	4,806	30.2	21.5	27.3	21.1
Madison*	10,520	28.3	24.1	30.7	16.9
Morgan	6,128	29.0	20.1	25.8	25.0
Newton*	23,033	39.6	18.9	26.6	14.9
Oconee*	9,528	38.8	24.6	26.0	10.7
Oglethorpe*	5,368	31.2	20.0	25.5	23.3
Walton*	22,500	41.8	20.4	22.8	15.0
REGION 5	173,328	32.7	19.7	29.1	18.5
GEORGIA	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

* County is part of a MSA

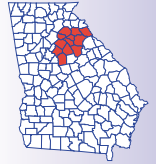


PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

Issue: A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

Data:

- ◆ Overcrowding is generally defined as more than one person per room.
- ◆ A room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- ◆ Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has complete kitchen facilities when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete kitchen facilities if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete plumbing if any of the three facilities is not present.



Analysis:

- ◆ Households in Region 5 were less likely to live in overcrowded units than in Georgia (3.9% and 4.8%, respectively). The percentage of overcrowded housing units in Clarke County (5.1%) was the highest in the region. Greene and Jasper Counties also had a larger proportion of overcrowded units than the region (4.1% and 4.8%, respectively). (Table V.5, Figure V.4)
- ◆ Renters in the region and in the state were more likely to live in overcrowded units than owners. Compared with the state, both homeowners and renters in Region 5 were less likely to live in such conditions. (Table V.5)
- ◆ Asians (19.9%) and those of “other” races (40.3%) were more apt to live in overcrowded units than Blacks (8.4%) in Region 5, while Whites were the least likely (2.2%). This was true for Georgia as well. About 35% of Hispanic households in Region 5 and in the state were living in overcrowded housing. (Table V.5)
- ◆ Renters were more likely than homeowners to have a selected housing condition in Region 5 and in the state. More than 35% of renter-occupied households compared to nearly one-fourth of owner-occupied households lived, in the region and in the state, with at least one housing condition. (Table AV.5)
- ◆ Electricity was the main house heating fuel in almost 50% of housing units in Region 5, while about 50% of housing in Georgia utilized utility gas mainly. Almost all occupied housing units utilized utility gas; bottled, tank, or LP gas; or electricity in the region and the state. Region 5 households were more likely to use “other” fuel and bottled, tank, or LP gas than housing statewide. (Table AV.8)
- ◆ Compared to the state, Region 5 had a greater percentage of rented housing units with three to four bedrooms. The region also had a larger percentage of owner-occupied units with three to four bedrooms. (Table AV.6, Table AV.7)

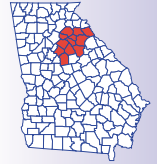
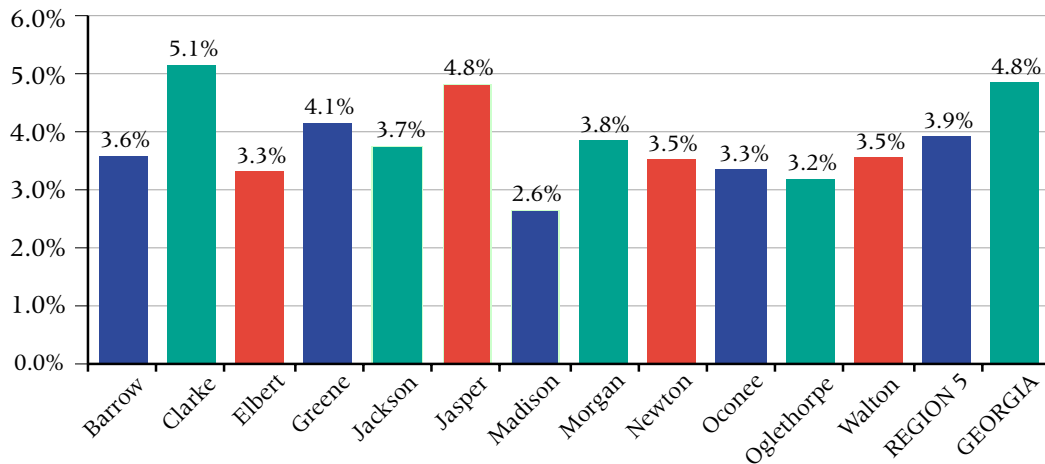


FIGURE V.4 - PERCENT OF OCCUPIED UNITS THAT ARE OVERCROWDED BY COUNTY, 2000.

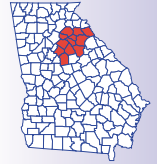


Source: Census 2000 SF3, DP4.

TABLE V.5 - OVERCROWDED UNITS BY RACE, ETHNICITY, AND TENURE, 2000.

	Region 5			Georgia		
	Total	Over-crowded	% of total	Total	Over-crowded	% of total
Total occupied units	161,335	6,318	3.9	3,006,369	145,235	4.8
Owner	110,746	2,516	2.3	2,029,293	49,715	2.4
Renter	50,589	3,802	7.5	977,076	95,520	9.8
White	127,837	2,810	2.2	2,069,180	47,560	2.3
Black	28,960	2,423	8.4	802,456	66,509	8.3
Asian	1,858	370	19.9	49,630	8,734	17.6
Other races	1,587	639	40.3	51,513	18,447	35.8
Two or more	1,093	76	7.0	33,590	3,985	11.9
Hispanic	3,284	1,144	34.8	99,026	35,688	36.0

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).



- ♦ From 1987 to 2002 there have been more than 800 properties, consisting of about 66,000 low-income units, built in Georgia with the LIHTC. In Region 5, there have been 45 LIHTC properties built with 3,089 low-income units; most of these units were in Clarke and Newton Counties. As of 2002 there have been no LIHTC properties built in Jasper, Madison, or Oconee Counties. (Table V.6)

TABLE V.6 - NUMBER OF LOW-RENT UNITS BY COUNTY, 2002.

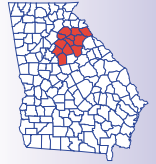
	Public Housing		LIHTC ¹	
	Units	Units per 1,000 pop. ²	Properties	Units
Barrow*	321	6.96	2	68
Clarke*	1,287	12.68	7	836
Elbert	185	9.02	5	161
Greene	169	11.73	4	113
Jackson	140	3.37	4	204
Jasper*	58	5.08	0	0
Madison*	60	2.33	0	0
Morgan	0	0.00	2	108
Newton*	280	4.52	9	1,064
Oconee*	0	0.00	0	0
Oglethorpe*	0	0.00	7	88
Walton*	839	13.83	5	447
REGION 5	3,339	7.62	45	3,089
GEORGIA	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

¹ Properties and units put in service from 1987 to 2002.

² 2000 County population.

* County is part of a MSA.



value statewide (\$113,889 and \$115,561, respectively). Building permits are not issued in Oglethorpe County. (Table VI.1)

- ◆ Region 5 had a higher ratio of single-family building permits per population than Georgia (13.5 and 8.7 permits per 1,000 population, respectively). Newton County issued the most single-family permits (1,628) in the region and also had the highest ratio of permits to residents (26.3). Barrow, Jasper, Jackson, and Walton Counties also had a higher ratio than the regional average. (Table VI.1)
- ◆ Almost 50% of single-family permits issued in Region 5 were in Newton and Walton Counties. The number for Walton County (1,159) is especially noteworthy since it is only “partial” data and therefore may underestimate the actual number of permits issued. With the exception of Elbert County, every county in Region 5 issued at least 100 permits for single-family units in 2001. (Table VI.1)
- ◆ The average value of single-family permits issued in Greene (\$299,743) and Oconee (\$219,770) Counties were the highest in the region, while the average value of the five permits issued in Elbert County was only \$58,000. The average value of single-family permits issued in Clarke and Jasper Counties were less than \$100,000. (Table VI.1)
- ◆ The number of multi-family units for which permits were issued in relation to the population in Region 5 was less than in Georgia (2.0 and 2.6, respectively). Clarke and Walton Counties had the most multi-family units for which permits were issued (427 and 264) in the region and also had the highest ratio of units to residents (more than 4). (Table VI.1)
- ◆ The number of single-family building permits in Region 5 increased from 1997 (3,862) to 2001 (5,914). Newton and Walton Counties issued the most permits each year while Elbert County issued the fewest. The average value increased steadily from 1997 to 2001 in Greene, Oconee, and Walton Counties but dropped by \$20,000 in Elbert County. (Table AVI.2)
- ◆ From 1997 to 2000 the number of multi-family building permits increased, peaked in 1999 and 2000 at 1,026 units, and decreased in 2001. Clarke County issued the greatest number of multi-family permits each year, followed by Newton County from 1998 to 2000 and Walton County in 2001. (Table AVI.1)

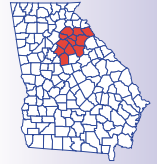


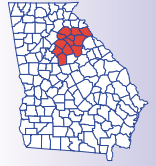
TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.

	Avg. value of SF	No. of Units			No. of Permits per 1,000 pop. ¹		
		SF	MF	Total	SF	MF	Total
<u>Complete data counties</u>							
Barrow*	\$74,186	948	2	950	20.5	0.0	20.6
Clarke*	90,763	545	427	972	5.4	4.2	9.6
Greene	299,749	162	0	162	11.2	0.0	11.2
Jasper*	91,243	175	4	179	15.3	0.4	15.7
Morgan	135,462	116	0	116	7.5	0.0	7.5
Newton*	108,007	1,628	108	1,736	26.3	1.7	28.0
Oconee*	219,770	259	41	300	9.9	1.6	11.4
<u>Partial data counties</u>							
Elbert	\$58,000	5	13	18	0.2	0.6	0.9
Jackson	131,061	762	10	772	18.3	0.2	18.6
Madison*	146,548	155	0	155	6.0	0.0	6.0
Walton*	101,708	1,159	264	1,423	19.1	4.4	23.4
REGION 5	\$113,889	5,914	869	6,783	13.5	2.0	15.5
GEORGIA	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4

Source: Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

¹ 2000 County population.

* County is part of a MSA.



MOBILE/MANUFACTURED HOUSING PLACEMENTS

Issue: Regional mobile/manufactured housing placements in any given year increases the supply of this housing type, while an increase in mobile/manufactured housing units that are no longer fit for habitation has a depressing effect. There are several reasons for the increased popularity of mobile/manufactured homes; a primary one is cost. Mobile/manufactured housing is substantially less expensive to produce and easier to finance. For these reasons, mobile/manufactured housing can be an excellent alternative housing option. Depending on local government tax policies, an increase in mobile/manufactured homes, however, may lead to lower local tax revenues if the county does not tax mobile/manufactured housing as it does site-built units.

Data:

- ◆ Mobile/manufactured home placements are the number of units placed by county and represent the final destination of the unit, the county in which the homebuyer will reside.
- ◆ All placements are HUD code residential units and do not include mobile/manufactured homes used as offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.
- ◆ Single-section mobile/manufactured housing includes single-, sixteen- and extra-wide units.
- ◆ It is not known if the units are occupied as a year-round residence, as many single-section units may be used as seasonal homes.

Analysis:

- ◆ Region 5 had a higher ratio of manufactured housing placements to residents than the state (1.63 and 1.15 per 1,000 population, respectively) in 2001. Jasper, Madison, and Morgan Counties had the highest ratios of placements to population in the region (more than 3.4). Clarke and Oconee Counties had less than one placement for every 1,000 persons, the lowest rates in the region. (Table VI.2)
- ◆ Jasper and Oconee Counties had the smallest percentage of single-section units placed in the region than the state (5.0% or less). In contrast, 40% of placements to Clarke County were single-section units. Statewide, 25.7% of the placements were single-section, about the same as the proportion of placements in Region 5, 23.2%. (Table VI.2)

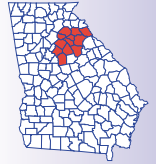


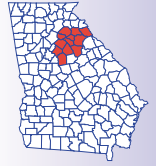
TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.

	No. of placements per 1,000 pop. ¹		% single section
Barrow*	1.24		19.3
Clarke*	0.54		40.0
Elbert	1.95		22.5
Greene	3.05		31.8
Jackson	3.29		24.1
Jasper*	3.76		4.7
Madison*	3.69		34.7
Morgan	3.49		18.5
Newton*	1.03		21.9
Oconee*	0.76		5.0
Oglethorpe*	2.45		16.1
Walton*	1.24		16.0
REGION 5	1.63		23.2
GEORGIA	1.15		25.7

Source: Georgia Manufactured Housing Association.

¹ 2000 County population.

* County is part of a MSA.

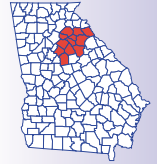


minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard Existing Buildings Code is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard Housing Code is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard Plumbing Code is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard Unsafe Building Abatement Code is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ Subdivision regulations are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A zoning code is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

Analysis:

- ◆ Compared to the state, counties and municipalities in Region 5 were more likely to have reported having the services and codes shown in Table VI.3. More than 90% of the counties in Region 5 had building inspections, building permits, and code enforcement, compared to 80% or less for the state. (Table VI.3)
- ◆ Counties and municipalities in Region 5 were more likely than their counterparts statewide to have reported having a new construction code, an existing building code, subdivision regulations, and zoning codes. (Table VI.3)
- ◆ About one-half of Region 5 counties and counties statewide reported having a housing code (50.0% and 47.1%, respectively). A smaller percentage of the municipalities in the region reported having a housing code than in Georgia (43.1% and 49.2%, respectively). (Table VI.3)



**TABLE VI.3 - LOCAL GOVERNMENT SERVICES AVAILABLE
AND CODES ADOPTED, 2002.**

	Region 5				Georgia			
	Counties		Municipalities		Counties		Municipalities	
	No.	%	No.	%	No.	%	No.	%
Total	12	100.0	51	100.0	157	100.0	512	100.0
Building inspections	11	91.7	46	90.2	118	75.2	405	79.1
Building permits	11	91.7	49	96.1	126	80.3	447	87.3
Construction and code enforcement	11	91.7	47	92.2	118	75.2	409	79.9
New construction code	8	66.7	26	51.0	98	62.4	259	50.6
Existing building code	8	66.7	28	54.9	81	51.6	275	53.7
Housing code	6	50.0	22	43.1	74	47.1	252	49.2
Plumbing code	10	83.3	32	62.7	106	67.5	303	59.2
Unsafe building abatement	6	50.0	17	33.3	56	35.7	218	42.6
Subdivision regulations	10	83.3	37	72.5	126	80.3	280	54.7
Zoning code	10	83.3	45	88.2	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

